



2019 INSURANCE OPEN ENROLLMENT
OCTOBER 29, 2018 THROUGH NOVEMBER 9, 2018
NOTICE TO RETIRED EMPLOYEES



1. **PASSIVE ENROLLMENT FOR (1) NON-MEDICARE ELIGIBLE RETIREES IN THE HMO LOW, PPO BASE PLAN AND PPO PREMIER PLAN, (2) RETIREES ON THE MEDICARE ADVANTAGE PLAN WITH AETNA, AND (3) RETIREES ON OTHER INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE SUPPLEMENT PLANS NOT PROVIDED THROUGH THE CITY:** There is no need to meet with a benefit counselor unless you are making a change. You and your dependents will be in the same plan(s) in 2019 as in 2018.
2. **A SECOND MEDICARE ADVANTAGE PPO PLAN HAS BEEN ADDED:** The City has added a Medicare Advantage Plan with United Healthcare (UHC), which is open to all Medicare eligible retirees and/or spouses. Medicare eligible retirees and/or spouses who are not in another individual Medicare Advantage/ Medicare Supplement plan and are in the HMO Low Plan, HMO High Plan, PPO Base Plan, and PPO Premier Plan will be rolled over into the Medicare Advantage Plan with UHC.
3. **HMO HIGH PLAN HAS BEEN ELIMINATED:** All non-Medicare eligible retirees currently in the HMO High Plan will be rolled over into the HMO Plan unless a change is made during open enrollment.
4. **MEDICARE ELIGIBLE RETIREES PREFERRING TO OPT OUT OF THE MEDICARE ADVANTAGE PLAN WITH UHC INTO HMO PLAN, PPO BASE PLAN, PPO PREMIER PLAN, OR MEDICARE ADVANTAGE PLAN WITH AETNA:** The retiree must meet with a benefit counselor or call the call center at 1-877-249-1169 to ensure health insurance coverage on the HMO Plan, PPO Base Plan, or PPO Premier Plan. The retiree must also contact Lourdes Munder at 305-883-8059 or Lmunder@hialeahfl.gov to ensure that the retiree is removed from the Medicare Advantage Plan with UHC. If interested in enrolling in the Medicare Advantage Plan with Aetna, please contact Lourdes Munder.
5. **CHANGING FROM MEDICARE ADVANTAGE PLAN WITH AETNA OR CHANGES TO SPLIT PLANS:** If changing from the Medicare Advantage Plan with Aetna to the Medicare Advantage Plan with UHC or if there is a change with a split with one family member on a Medicare Advantage Plan and another family member(s) on a different City plan, please contact Lourdes Munder.

6. **BENEFIT CHANGES TO HMO PLAN, PPO BASE PLAN AND PPO PREMIER PLAN:** Please see attached medical summaries regarding benefit changes to the HMO and PPO Plans including deductibles, out-of-pocket maximums, pharmacy co-pays, etc.
7. **PPO DENTAL AND VISION HAVE CHANGED FROM UNITED HEALTHCARE TO AETNA:** All retired employees currently in the PPO dental with UHC will be rolled over into the Dental Dual Option DMO/DPPO with Aetna Healthcare and all retired employees in vision with UHC will be rolled over into vision with Aetna Healthcare unless a change is made during open enrollment.
8. **GAP PLAN HAS BEEN SPLIT INTO BASIC GAP PLAN AND ADVANCED GAP PLAN:** All retired employees currently in any GAP Plan will be rolled over into the Basic Gap Plan unless a change is made during open enrollment.
9. **MAKING OR CONTEMPLATING ANY CHANGES:** If you plan to make an addition, change, or a deletion of any Plan; add or remove a dependent; or, simply have a question answered, you must meet with a benefit counselor or call the call center at 1-877-249-1169.

MILANDER CENTER 8:30am – 4:00pm* OCT 29 – OCT 31	CITY HALL 8:30am – 4:00pm* OCT 31	NORTH COMPOUND POLICE TRAINING FACILITY 7:00am – 4:00 pm* NOV 1	CALL CENTER TELEPHONIC ONLY 9:00am - 4:00pm OCT 29 – NOV 9

10. **BENEFIT COUNSELORS:** Benefit counselors will be available during certain times at each of the locations above.